

Amendment dated March 4, 2004  
Appl. No. 10/229,803  
Atty. Docket No. 33836.00.0013

**In the claims:**

Please amend claims 1, 4, 6-8, 10-13 and 14-21 to read as follows:

B1  
1. (Currently amended) A method of improving debt collection from a plurality of debtors comprising the steps of:

attitudinally classifying, by at least one digital computing device, a debtor into at least one of a plurality of attitudinal segments according to a plurality of attitudinal profiles each of said segments suggesting a debt collection strategy to employ with respect to said debtor; and

assigning, by at least one digital computing device, a debt collection strategy to said debtor based upon the attitudinal segment into which said debtor was classified.

2. (Original) The method of claim 1 wherein said attitudinal profiles classify debtors into at least first, second and third segments wherein said first segment is comprised of debtors who value the ability to restructure debt payment, said second segment is comprised of debtors who are concerned about credit rating and said third segment is comprised of debtors who respond only to aggressive collection tactics.

3. (Original) The method of claim 1 wherein a debt collection strategy includes:  
directly contacting a debtor by a collection agent;  
sending written correspondence to a debtor; and  
specific negotiation script.

B2  
4. (Currently amended) A method of enhancing debt collection from a plurality of debtors comprising the steps of:

attitudinally classifying, by at least one digital computing device, a debtor into at least one of a plurality of attitudinal segments using a plurality of attitudinal profiles, each of said profiles suggesting a debt collection strategy to employ with respect to said debtor;

modeling, by at least one digital computing device, a likelihood of debt payment by the debtor based upon the attitudinal segment; and

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cont. assigning, by at least one digital computing device, the debt collection task to a debt collection strategy based upon the attitudinal segment into which said debtor was classified.

5. (Original) The method of claim 4 wherein said attitudinal profiles are characterized by debtors who value the ability to restructure their debt payments; debtors who are concerned about maintaining a positive credit rating; debtors who respond to aggressive collections efforts.

B3  
6. (Currently amended) The method of claim 4 wherein said step of modeling a likelihood of debt payment by the debtor based upon the attitudinal classification includes the steps of:  
identifying, by at least one digital computing device, debtors of a creditor sharing a set of characteristics;  
identifying, by at least one digital computing device, the debtors likelihood to make payments on debt;  
modifying negotiations tactics, by at least one digital computing device, based upon the debtor's likelihood to make payment; and  
selecting, by at least one digital computing device, a collection agent having a skill set conforming to a debtors attitudinal profile and likelihood to make payment on debt.

7. (Currently amended) The method of claim 4 wherein a debt collection strategy includes:  
contacting a debtor through a collection agent[;].

8. (Currently amended) A method of improving debt collection from a plurality of debtors comprising the steps of:  
attitudinally classifying, by at least one digital computing device, a debtor into at least one of a plurality of attitudinal profiles, each of said profiles suggesting a debt collection strategy to employ with respect to said debtor;  
modeling, by at least one digital computing device, a likelihood of debt payment by the debtor based upon the attitudinal classification; and  
assigning, by at least one digital computing device, the debt collection task to a debt collection strategy based upon:

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the profile into which said debtor was classified into; and  
the likelihood of payment.

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9. (Original) The method of claim 8 wherein said attitudinal profiles are characterized by:  
debtors who prefer debt repayment restructuring;  
debtors concerned about credit rating;  
debtors who respond to aggressive collections efforts.
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10. (Currently amended) The method of claim 8 wherein said step of modeling a likelihood of debt payment, by at least one digital computing device, by the debtor based upon the attitudinal classification includes the steps of:

identifying, by at least one digital computing device, debtors sharing a set of values and preferences for how they wish to be treated during the collections process;

identifying, by at least one digital computing device, a relative value placed on each value and preference of the set of values and preferences by the debtor.

11. (Currently amended) A method of improving debt collection from a plurality of debtors comprising the steps of:

attitudinally classifying, by at least one digital computing device, a debtor into at least one of a plurality of attitudinal profiles, each of said profiles suggesting a debt collection strategy to employ with respect to said debtor;

modeling, by at least one digital computing device, a likelihood of debt payment by the debtor based upon the attitudinal classification; and

assigning, by at least one digital computing device, the debt collection task to a debt collection resource based upon:

a debtor's attitudinal segment;

the likelihood of payment; and

an optimal allocation of available collection resources.

12. (Currently amended) The method of claim 11 wherein said attitudinal profiles include:

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debtors who value debt payment restructuring;  
debtors who are concerned about maintenance of a credit rating[.]; and  
debtors who respond to aggressive collections conduct.

13. (Currently amended) The method of claim 12 wherein said step of modeling a likelihood of debt payment by the debtor, by at least one digital computing device, based upon the attitudinal classification includes the steps of:

identifying, by at least one digital computing device, a segment of debtors sharing a set of values and preferences for the collections process;

identifying, by at least one digital computing device, the relative importance of said values and preferences in a willingness and likelihood to make payments on debt.

14. (Currently amended) A method of improving debt collection from a plurality of debtors comprising the steps of:

attitudinally classifying, by at least one digital computing device, a debtor into at least one of a plurality of attitudinal profiles, each of said profiles suggesting a debt collection strategy to employ with respect to said debtor;

modeling, by at least one digital computing device, a likelihood of debt payment by the debtor based upon the attitudinal classification; and

assigning, by at least one digital computing device, the debt collection task to a debt collection resource based upon:

the profile into which said debtor was assigned;  
the likelihood of payment; and  
an optimal allocation of available collection resources.

15. (Currently amended) A method of improving debt collection from a plurality of debtors comprising the steps of:

classifying, by at least one digital computing device, a debtor into at least one of a plurality of segments according to a plurality of profiles each of said segments suggesting a debt collection strategy to employ with respect to said debtor; and

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assigning, by at least one digital computing device, a debt collection strategy to said debtor based upon the segment into which said debtor was classified.

16. (Currently amended) The method of claim ~~4~~ 15 wherein said segments classify debtors into at least first, second and third segments wherein said first segment is comprised of debtors who value the ability to restructure debt payment, said second segment is comprised of debtors who are concerned about credit rating and said third segment is comprised of debtors who respond only to aggressive collections tactics.

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17. (Currently amended) The method of claim ~~4~~ 15 wherein a debt collection strategy includes:

directly contacting a debtor by a collection agent;  
sending written correspondence to a debtor; and  
specific negotiation script.

18. (Currently amended) A method of enhancing debt collection from a plurality of debtors comprising the steps of:

classifying, by at least one digital computing device, a debtor into at least one of a plurality of segments using a plurality of profiles, each of said profiles suggesting a debt collection strategy to employ with respect to said debtor;

modeling, by at least one digital computing device, a likelihood of debt payment by the debtor based upon the segment; and

assigning, by at least one digital computing device, the debt collection task to a debt collection strategy based upon the segment into which said debtor was classified.

19. (Currently amended) A method of improving debt collection from a plurality of debtors comprising the steps of:

classifying, by at least one digital computing device, a debtor into at least one of a plurality of profiles, each of said profiles suggesting a debt collection strategy to employ with respect to said debtor;

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modeling, by at least one digital computing device, a likelihood of debt payment by the debtor based upon the classification;

assigning, by at least one digital computing device, the debt collection task to a debt collection strategy based upon:

the profile into which said debtor was classified into and  
the likelihood of payment.

20. (Currently amended) A method of improving debt collection from a plurality of debtors comprising the steps of:

classifying, by at least one digital computing device, a debtor into at least one of a plurality of profiles, each of said profiles suggesting a debt collection strategy to employ with respect to said debtor;

modeling, by at least one digital computing device, a likelihood of debt payment by the debtor based upon the classification;

assigning, by at least one digital computing device, the debt collection task to a debtor collection resource based upon:

a debtor's segment;  
the likelihood of payment; and  
an optimal allocation of available collection resources.

21. (Currently amended) A method of improving debt collection from a plurality of debtors comprising the steps of:

classifying, by at least one digital computing device, a debtor into at least one of a plurality of profiles, each of said profiles suggesting a debt collection strategy to employ with respect to said debtor;

modeling, by at least one digital computing device, a likelihood of debt payment by the debtor based upon the classification;

assigning, by at least one digital computing device, the debt collection task to a debt collection resource based upon:

the profile into which said debtor was assigned;

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the likelihood of payment;  
an optimal allocation of available collection resources.

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